

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dawn A Quinn
Debtor

Case No. 16-02005-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: MMchugh
Form ID: 318

Page 1 of 2
Total Noticed: 39

Date Rcvd: Oct 13, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2016.

db
4788211 +Dawn A Quinn, 235 Dundaff Street, Carbondale, PA 18407-1557
4788212 Account Resolution Services, PO Box 459079, Sunrise FL 33345-9079
4788215 +Allied Interstate LLC, PO Box 361774, Columbus OH 43236-1774
4788216 +Aspen Collections, PO Box 10689, Brooksville FL 34603-0689
4788217 Asset Recovery Solutions, 2200 East Devon Ave, Suite 200, Des Plaines IL 60018-4501
4788218 +Attorney Gregg Morris, Patenaude & Felix, 213 East Main Street, Carnegie PA 15106-2701
4788219 +Baclays Bank Delaware, PO Box 8803, Wilmington DE 19899-8803
4788222 #+Best Buy, PO Box 183195, Columbus OH 43218-3195
4788226 Central Credit Services LLC, PO Box 1879, St Charles MO 63302-1879
4788227 +El Dorado Resorts Corporation, 3015 N Ocean Blvd, Suite 124, Ft Lauderdale FL 33308-7344
4788230 Family Care Centers Inc, PO Box 827658, Philadelphia PA 19182-7658
4788230 +Hematology Oncology Associates, of Northeastern Pennsylvania PC, 1100 Meade Street, Dunmore PA 18512-3169
4788232 Laboratory Corporation of America, PO Box 2240, Burlington NC 27216-2240
4788233 Laboratory Corporation of America Holdin, PO Box 2240, Burlington NC 27216-2240
4788235 Midland Funding LLC, 2865 Northside Drive, Suite 300, San Diego CA 92108
4788236 National Bond Collection, PO Box 1381, Wilkes Barre PA 18703-1381
4788237 +National Recovery, PO Box 26055, Minneapolis MN 55426-0055
4788238 +Nationstar Mortgage LLC, 350 Highland Street, Houston TX 77009-6623
4788239 +Northland Group Inc., PO Box 390905, Minneapolis MN 55439-0905
4788241 ++P & G MEHOOPANY EMPLOYEES FCU, 15 LANE HILL RD, PO BOX 210, TUNKHANNOCK PA 18657-0210
(address filed with court: P&G Mehoopany Employees FCU, 51 Warren Street, Tunkhannock PA 18657)
4788242 Penn Medicine, PO Box 824406, Philadelphia PA 19182-4406
4788243 Pocono Gastroenterology PC, 175 E Brown Street, Suite 115, E Stroudsburg PA 18301-3098
4788244 Powell Rogers and Speaks Inc, PO Box 930, Halifax PA 17032-0930
4788245 Revenue Recovery Corporation, PO Box 50250, Knoxville TN 37950-0250
4788246 +The Bureaus, 650 Dundee Road, Suite 370, Northbrook IL 60062-2757
4788248 +Veidos LLC, PO Box 358, Ramsey NJ 07446-0358

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4788214 EDI: ARSN.COM Oct 13 2016 18:58:00 ARS National Services Inc, PO Box 469046, Escondido CA 92046-9046
4788213 +EDI: AMEREXPR.COM Oct 13 2016 18:58:00 American Express, PO Box 981537, El Paso TX 79998-1537
4788221 +EDI: CAPITALONE.COM Oct 13 2016 18:58:00 Capital One, PO Box 30281, Salt Lake City UT 84130-0281
4788220 +EDI: CAPITALONE.COM Oct 13 2016 18:58:00 Capital One, PO Box 30253, Salt Lake City UT 84130-0253
4788223 +EDI: CCS.COM Oct 13 2016 18:58:00 Credit Collection Services, Two Wells Avenue, Newton MA 02459-3246
4788225 EDI: DCI.COM Oct 13 2016 18:58:00 Diversified Consultants LLC, PO Box 551268, Jacksonville FL 32255-1268
4788225 E-mail/Text: bankruptcynotices@dcicollect.com Oct 13 2016 18:59:25
4788228 Diversified Consultants LLC, PO Box 551268, Jacksonville FL 32255-1268
4788228 EDI: RMSC.COM Oct 13 2016 18:58:00 GE Capital Synchrony Bank, PO Box 965007, Orlando FL 32896-5007
4788229 +EDI: LEADINGEDGE.COM Oct 13 2016 18:58:00 Global Credit and Collections, 5440 N Cumberland, Suite 300, Chicago IL 60656-1486
4788231 EDI: IRS.COM Oct 13 2016 18:58:00 Internal Revenue Service, PO Box 37008, Hartford CT 06176-7008
4788234 EDI: RMSC.COM Oct 13 2016 18:58:00 Lowes Synchrony Bank, PO Box 960010, Orlando FL 32896-0010
4788240 +EDI: AGFINANCE.COM Oct 13 2016 18:58:00 One Main Financial, 6801 Colwell Blvd, Irving TX 75039-3198
4788247 +EDI: CITICORP.COM Oct 13 2016 18:58:00 The Home Depot CBNA, PO Box 6497, Sioux Falls SD 57117-6497
4788249 +EDI: VERIZONWIRE.COM Oct 13 2016 18:58:00 Verizon Wireless, PO Box 5029, Wallingford CT 06492-7529

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4788224 ##+Credit Solutions Corporation, 5454 Ruffin Road, Suite 200, San Diego CA 92123-1313
TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2016 at the address(es) listed below:

John Fisher on behalf of Debtor Dawn A Quinn johnvfisher@yahoo.com, fisherlawoffice@yahoo.com
John Fisher on behalf of Plaintiff Dawn A Quinn johnvfisher@yahoo.com,
fisherlawoffice@yahoo.com
Joshua I Goldman on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Mark J. Conway (Trustee) PA40@ecfcbis.com,
mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1 Dawn A Quinn
First Name Middle Name Last Name

Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2326**

EIN --_-----

Social Security number or ITIN -----

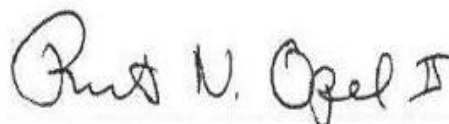
EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:16-bk-02005-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dawn A Quinn
aka Dawn Ann Quinn, aka Dawn Ann DeGrazia

**By the
court:**

Honorable Robert N. Opel
United States Bankruptcy Judge

By: MMchugh, Deputy Clerk

October 13, 2016**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.